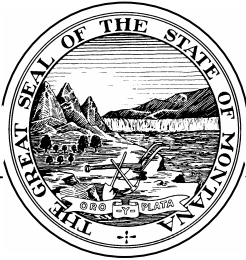


DEPARTMENT OF ADMINISTRATION
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS



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NEWS RELEASE

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FOR IMMEDIATE RELEASE

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Consumer Alert from State Banking Division on "Phishing" Scams

HELENA, MONTANA – The Montana Division of Banking and Financial Institutions today issued a consumer alert to the Montana press corps and consumers warning them about persons or entities engaged in "phishing" scams.

The Division of Banking and Financial Institutions has received alerts this week from both the American Bankers Association (ABA) and other state banking departments related to "phishing" scams. Individuals have contacted consumers by phone as representing either the ABA or a state banking department. These fraudulent telephone calls have asked the consumers to verify personal financial information.

The Montana Division of Banking and Financial Institutions (Division) does not directly contact consumers in any manner (electronic, telephone, or otherwise), nor does the Division maintain personal financial information for consumers. Consumers should notify the Division of any suspicious activity or any similar attempts to obtain personal information at (406) 841-2920.

"Individuals engaged in phishing scams aim to obtain personal information through identity theft to otherwise illegally part Montanans from their money," said Annie M. Goodwin, Commissioner of the Montana Division of Banking and Financial Institutions. "Montana consumers need to be vigilant in the hope of recognizing suspicious activity that may relate to these identity theft scams," said Goodwin.

The Division has also been notified of an email "phishing" scam that has targeted customers of First Interstate Bank of Billings, Montana. These fraudulent emails have directed consumers to input personal account information. These fraudulent emails can be forwarded to First Interstate Bank at phishing-abuse@fib.com. Anyone who responded to one of these emails by sharing personal information should contact their local branch of First Interstate Bank. For more information about these fraudulent emails visit http://www.firstinterstatebank.com/protect_yourself.html.

"Phishing" scams are a form of identity theft, which are designed by Internet thieves to collect confidential financial information, such as account numbers and passwords. It is common for fraudulent "phishing" emails to look authentic and even include the use of an institution's logo and marketing slogans. The fraudulent emails that targeted customers of First Interstate Bank included the bank's logo to add to the appearance to its authenticity.

Anyone who questions the authenticity of an entity or person who represents itself as a depository institution in Montana should contact the Division at (406) 841-2920. A consumer who suspects that they may be a victim of a "phishing" or identity theft scam, should call their local law enforcement agency to report the crime and contact the Federal Trade Commission at (877) 438-4338 or online at www.consumer.gov/idtheft for information on how to protect their credit report. Victims of identity theft should place a watch on their credit report and check it every six months to make sure no new unauthorized activity has been placed in their name. For more information about "phishing" scams visit <http://www.occ.gov/consumer/phishing.htm>.

The Division of Banking and Financial Institutions is the regulator for all Montana state chartered banks, credit unions and non-depository financial institutions, which include consumer loan and sales finance companies, mortgage brokers and loan originators, title lenders, deferred deposit lenders and escrow businesses. It is the mission of the Division of Banking and Financial Institutions to protect the public interest by regulating the business of state chartered and licensed financial institutions under its supervision. The Division is committed to preserve and promote: sound and constructive competition among financial institutions; a dual federal and state banking system; and the security of deposits. The Division seeks regulatory coordination and cooperation as well as regulatory parity among financial services institutions while encouraging diversity in financial products and services.